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ABSTRACT

This booklet provides guidelines for buying major home appliances from ranges and refrigerators to washers and dryers, as well as wood and upholstered furniture, and bedding and floor coverings, with helpful charts to make selection easier. It begins with suggestions on how to furnish within one's means. Next, information on equipping the home with appliances is provided. The booklet then covers the how-tos of buying a phone, choosing a phone service, and purchasing a personal computer and video equipment. The section on furnishings discusses case goods, upholstered furniture, bedding, and floor coverings. The information and guidelines provided here focus on choosing quality and the relationship of quality to price. Other topics include shopping preliminaries, looking for bargains and economizing, buying used furnishings and equipment, and renting furnishings. Consumer information on product warranties, service contracts, and effective complaint handling is also included. Finally, trade associations, businesses, and government agencies that provide information on particular aspects of home furnishings and equipment are listed with their addresses. A listing is appended of some books and pamphlets that are available from these sources. (YLB)

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money management

Home Furnishings and Equipment

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To the Reader

The sponsor of this publication is Household International. We are a broad-based financial services company engaged in the following businesses—consumer finance, consumer banking, commercial finance and life insurance, with a history dating back to 1878 and a reputation for soundness and excellence.

For over fifty years we have distributed consumer education materials prepared by the **Money Management Institute**, the educational arm of our Consumer Affairs Department. Why do we sponsor this type of program? Just as a good physician is interested in the physical well-being of individuals and families, we have a deep interest in their financial health.

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It is gratifying that these materials continue to be used so extensively by educators in high schools, colleges and universities... by extension workers... journalists, radio and TV commentators... by social workers... youth counselors... the clergy... by leaders in business, industry, government and the community... as well as by individuals and families. This acceptance encourages our continued support of a program which has as its goal the development of informed, educated consumers, well able to protect their economic interests.

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Household International

money management

Home Furnishings and Equipment

Edited by
MONEY MANAGEMENT INSTITUTE

Joyce E. Bryant
Vice President, Consumer Affairs

Sharon M. Tarrant
Manager, MMI

Nancy H. Baran
Editor, MMI

HOUSEHOLD INTERNATIONAL
Prospect Heights, Illinois

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Introduction

HOME FURNISHINGS & EQUIPMENT might be described as a tool chest, for within its pages are an array of "power tools" that can help you equip and furnish your home on the amount of money you can comfortably afford to spend.

Are you looking for a table and chairs, carpeting or a bed? What about home appliances like a refrigerator, dishwasher or microwave? A telephone or VCR? Are you interested in buying a home computer? Do you in fact need everything? Whether you're in want of a single item or a houseful, if you wish to gain the greatest possible satisfaction from your equipment and furnishings expenditures, this booklet is for you!

Its "component parts" can help you... identify needs and wants... establish purchase priorities... set up a long-term purchase plan and shop effectively. In addition, you will find ideas on economizing... guidelines for buying appliances, electronic equipment, new furnishings and used goods ... as well as tips on handling consumer problems.

Our hope is that the facts and principles contained herein will help you remain financially sound while creating (and long enjoying) the home of your dreams—be it loft, suburban townhouse or cabin in the woods!

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Furnishing Within Your Means

To remain within spending limits while furnishing and equipping your home, you must first identify what you want—whether you're into high-tech, country-cozy or, as is most likely, something in between. Next, you must decide what you can afford to spend and, lastly, set up a long-term purchase plan.

Your Wish List

If you have only a vague idea of furniture styles and the types of appliances and home equipment available, it's smart to familiarize yourself with what's on the market and at what prices. You will be *looking,* however, not buying. Even if your wish list is well beyond the generic stage (i.e., "bed," "chair," "refrigerator") we offer the following suggestions.

- Get yourself a "data bank"— a pocket- or purse-size notebook—and use it for jotting down pertinent information—descriptions, dimensions, model numbers, manufacturers, colors, prices, locations. You might also include thumbnail descriptions of ideas that occur to you as you go along. Inside the front cover, paste an envelope into which you can put color chips, fabric swatches, and the like.
- File away clippings of appealing furniture, room treatments and color schemes. Peruse shelter magazines in the library and check out interior design books. Don't be deterred if you can't do any clipping; use a copy machine or whisk out your notebook and make some rough sketches.
- Send for free or inexpensive pamphlets and booklets offered by manufacturers, trade associations, state and provincial extension services, utility companies, etc. They offer much valuable information in condensed, easy-to-read form.
- Browse to your heart's content in furniture departments and stores. Visit furnished model homes, take house tours if available, and window-shop.
- Check out department store and mail-order catalogs, an especially useful way to acquire details about appliances and equipment, and to learn what furniture and accessories are available.

The more information you can acquire and the closer you can zero in on your particular wants, the easier it will be to make up your master purchase plan. All of this takes time, but to save money and ultimately achieve satisfaction from your purchases, time is the one commodity you may have to spend lavishly.

Your Master Purchase Plan

No matter how satisfied we might be with the items we buy, we can appreciate them fully only if we have no trouble paying for them. Rule #1, therefore, is to find out exactly how much you can afford to spend. Rule #2? To stay within those limits!

The following guidelines are for readers who have not been planning their spending and have no idea of the amount they can earmark for household equipment and furnishings. The figure will of course depend upon your income and the other demands upon it, but it will also be affected by your values—i.e., the importance to you of your home surroundings vis-a-vis other things. There is no ready-made budget to fit all situations.

First, total your current monthly income after taxes, and then deduct from it your current monthly *fixed* expenses like rent or mortgage payments, utilities, and installment payments. Now deduct current *flexible* expenses such as food, clothing, transportation and recreation. Are you saving anything? Refer to statements, cancelled checks, receipts, etc., to find the answers or, if this is too difficult, keep records of your spending for the next two to three months.

Either method should enable you to see how much money, if any, you can allocate to equipment and furnishings. (Whatever the amount may be, it is wise to have at least one-fourth of it in cash.) Should you have little or none available, certainly you will have to change your present spending pattern before considering any additional outlays.*

If you do have some extra money—in cash and future disposable income—you're ready to fit your furnishings and equipment costs into a master purchase plan—one, two, or even three years in length. This will allow for purchases now and in the months and years to come.

List your "must-haves" on the chart on page 5 in order of importance, and don't overlook such projects as refinishing, painting and wallpapering, window treatments, lighting and accessories. Assign a realistic cost to each and target purchase dates. Total the amount of money you need each planning period (usually a month) to acquire and, if need be, operate and maintain the items on your "wish list." Compare this with the amount you can allot to them. If you fall short, you must either limit your purchases to the top-priority items or find ways to cut costs. See *How the Wise Economize* on page 6.

*YOUR FINANCIAL PLAN, listed on page 36, provides more detailed guidance and information to help you set up and manage an overall spending and savings plan.

Interior Design on a Shoestring

Within the four walls of your home you can create an environment that expresses *you.* This is precisely what style is all about! It is that certain something that says you're unique. It comes from recognizing your own best traits and exhibiting them with taste and flair in everything you do. Style can be anything you want it to be.

To achieve style, focus on things you cherish, which need not be expensive to be beautiful. If an item has the elements of good design, it's good, regardless of price. Fortunately, it's now chic to use ordinary things in unusual ways, to fill every nook and cranny with delightful, personally meaningful things. The result? A special character and charm.

There's never been a better time to furnish on a shoestring, for the natural, mixed-bag look—of styles and periods—is very "in" these days. It's an unpretentious look that accommodates the good and not-so-good, the new and not-new in furnishings. Books and magazines, pets and TV fit right in! Everything is useful and used, all comfortably settled together. (Come to think of it, the "pure" look can really be quite confining.)

SPENDING PLAN FOR EQUIPMENT, FURNISHINGS AND HOUSEHOLD PROJECTS

For the period from _____ to _____ Total amount of money available per planning period $ _____

Equipment and furnishings	Estimated cost	Targeted purchase date	Amount to set aside each planning period

There's another inexpensive tool that you might use in abundance, that magic ingredient, color. The bright and eye-catching cost no more than "vanilla" hues, and does anything else contribute so much beauty to the world?

Imagination means as much as money any day, but don't be discouraged if it takes longer than you ever dreamed to put together a room that satisfies heart and mind and practical living requirements. Remember also that design is successful when it meets the needs, tastes and lifestyles of household members. Your "home sweet home" talks to everyone who stops by. What will yours say?

How the Wise Economize

The first rule of thumb is to identify—and ultimately buy—only what you truly need and want. Ask yourself . . . is this item necessary? . . . could I put it to more than one use? . . . will it make life easier? . . . what are my alternatives, if any?

Investigate the possibility of renting it (page 31), or consider buying it second-hand (page 30). Should you take the latter course, your skills, ideas, energies and patience—time-honored substitutes for money—can help you get it into good shape.

Perhaps a change of attitude is in order. If money is short and likely to remain so for a while, try learning to live with work-in-process. Having everything "just so" is quite out of keeping with the casual, laid-back lifestyles of today anyway. Besides, ongoing projects add excitement to life.

Here are some specific ways you might be able to cut equipment and furnishing costs.

- Direct your resources—financial and all the rest—into one room at a time.
- Trade off skills with friends whose talents complement yours, and exchange equipment as needed.
- Substitute wherever possible: use giant floor pillows in lieu of a sofa; make bookshelves from boards, brackets and wall supports, and a desk from two filing cabinets and a flush door.
- Buy multi-use furniture: a hide-a-bed or studio couch, a table that could be used interchangeably for dining, games and a desk; director chairs that serve for both dining and relaxing; a combination storage unit-room divider; budget-priced patio furniture that could be moved outdoors eventually.
- Consider knocked-down furniture and the kind constructed from a kit.
- Use sturdy but inexpensive fabrics like unbleached muslin or sheets for window treatments, bedspreads, etc.
- Make up for your lack of furniture by creating dazzling effects—wall hangings and an uncluttered, no-curtain look at a living room window perhaps, with an array of thriving house plants to offset the bareness.

Equipping Your Home

While the quality of appliances has improved steadily over the years—they perform many marvelous functions, last longer, and operate more easily and effectively than ever—their prices have increased much less than other items in the Consumer Price Index. Appliances with extra features do, however, cost more than stripped-down models (in both purchase price and operating costs), so the following rule of thumb still holds. *Don't buy more appliance than you need.*

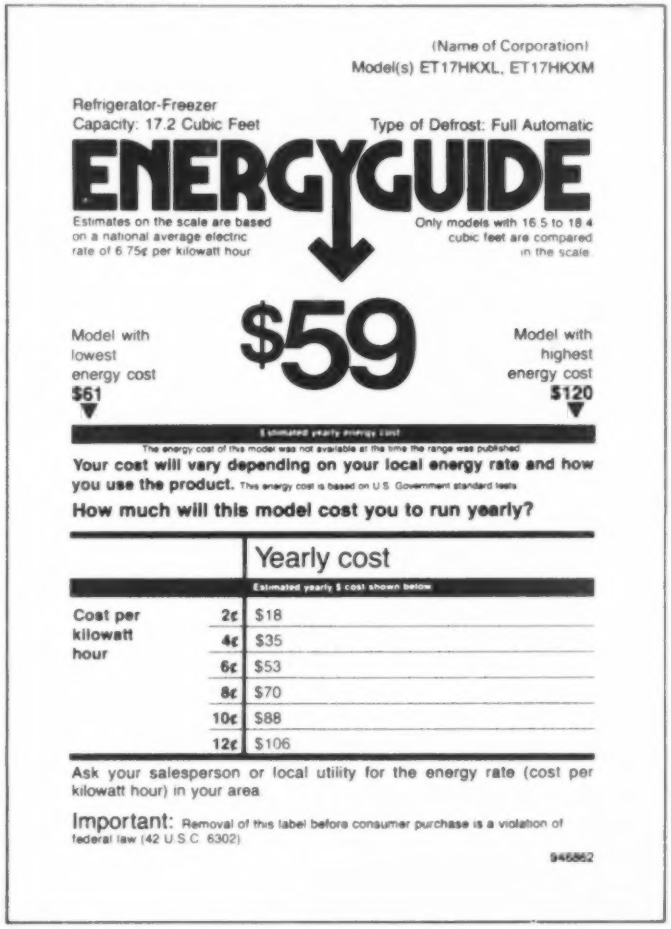
General Shopping Guidelines

Energy Guide labels, warranties, service contracts and certification seals all merit your most careful attention.

Energy Guide labels.* There are two important facts you should know at the outset: 1) operating costs usually far exceed the purchase price over the life of an appliance, and 2) some higher priced appliances cost less to run than less expensive models. The yellow and black Energy Guide labels to be found on every refrigerator, refrigerator/freezer, freezer, dishwasher, washer, water heater and room air conditioner state the estimated annual operating cost of each. This figure is compared to the highest and lowest cost estimates of similar models. If you know the utility rates in your area, you can get a good idea of the *actual* operating costs by using the grid on the bottom half of the label.

Warranties. Selecting the appliance with a good warranty may well save you money on future repairs. Examine warranty terms as carefully as you would an appliance feature and compare them with those of similar models. Although the **Magnuson-Moss Warranty Act** in the U.S. does not require manufacturers to issue warranties, certain regulations must be followed by those who do.* First of all, they must be defined as either *full* or *limited*. A *full warranty* states that a problem must be corrected within a reasonable length of time at no additional cost to the customer, or the warrantor must either replace the appliance or refund the purchase price. It does not have to cover the entire product. A *limited warranty* may cover replacement parts but not shipping or labor, and all the limitations must be spelled out. Bear in mind that some limited warranties offer more protection than some full warranties!

* In Canada, warranties are regulated under the *Sale of Goods Act*. Protection does vary from province to province, as some have enacted specific warranty legislation.


(Name of Corporation)
Model(s) ET17HKXL, ET17HKXM

Refrigerator-Freezer
Capacity: 17.2 Cubic Feet
Type of Defrost: Full Automatic

ENERGYGUIDE

Estimates on the scale are based on a national average electric rate of 6.75¢ per kilowatt hour

Only models with 16.5 to 18.4 cubic feet are compared in the scale

Model with lowest energy cost $61

$59

Model with highest energy cost $120

Estimated yearly energy cost

The energy cost of this model was not available at the time the range was published

Your cost will vary depending on your local energy rate and how you use the product. This energy cost is based on U.S. Government standard tests

How much will this model cost you to run yearly?

		Yearly cost
		Estimated yearly $ cost shown below
Cost per kilowatt hour	**2¢**	$18
	4¢	$35
	6¢	$53
	8¢	$70
	10¢	$88
	12¢	$106

Ask your salesperson or local utility for the energy rate (cost per kilowatt hour) in your area

Important: Removal of this label before consumer purchase is a violation of federal law (42 U.S.C. 6302)

945862

* In Canada, similar information is provided on *EnerGuide* labels on major electric appliances.

Check out the following points:

- Is the entire product covered or only certain parts?
- What will the manufacturer do if the product does not live up to the warranty?
- When does the warranty go into effect and how long does it last?
- Who is responsible for repairing the appliance—the dealer, repair agency or manufacturer?
- Is labor included? A diagnostic call? What about a trip charge?
- Who pays shipping charges?
- Must repairs be made by a factory representative or authorized dealer to keep the warranty in effect? If so, is one of these located nearby?
- What happens if you are deprived of the use of the appliance because of a service problem? Will a substitute product or service be provided?
- Who pays the consequential damages (e.g., for spoiled food if your freezer breaks down)?

Service contracts. For an additional fee you can buy a service contract or maintenance agreement which covers a wide range of repair, maintenance and parts services. Before you buy one, compare the coverage with that provided under the warranty. Ask yourself how much you gain and if it's worth the extra cost. You will also want to know what other expenses, if any, are involved... where you can get service... if you can purchase the contract at a later date... and if you can cancel it for a prorated refund.

Safety and certification seals. Most major appliances sold today have been certified by at least one leading appliance-industry organization. The *UL Seal* on an electrical appliance means that it has passed a rigorous electrical safety check conducted by the independent, electrical safety-testing Underwriters Laboratory. An *AGA Seal* on a gas appliance means that its technology and construction have been safety-certified by the American Gas Association, and the *AHAM Seal* indicates that the capacity and volume ratings of an appliance have been verified by the Association of Home Appliance Manufacturers. AHAM also develops and updates appliance performance standards. Comparable organizations in Canada are the CSA (Canadian Standards Association), the CGA (Canadian Gas Association), and the ULC (Underwriters Laboratories of Canada).

Equipping the Kitchen

Your plan for a well-equipped kitchen will undoubtedly begin with a refrigerator/freezer, a range and probably an automatic dishwasher. Since these basic appliances will last a number of years, select them with present and future needs in mind.

Choosing a Refrigerator

Size is one of the major considerations when selecting a refrigerator. Measurements are usually given in total cubic feet, which refer to the inside dimensions of all compartments, including the freezer. Your choice will depend largely on... the size of your household... your lifestyle... the number of meals prepared at home... the amount of entertaining and gardening you do... and whether you have a separate freezer.

Although refrigerators come in all shapes, sizes and colors, there are only four basic types:

- *Conventional or single-door refrigerators* have one outer door and a smaller inside door on the frozen food compartment. The latter is suitable only for ice cubes and the short-term storage of commercially frozen foods.
- *Combination refrigerator/freezers* are the most popular choice. Most of them have two doors—one to each compartment. One model is available with three doors, however—one to the freezer and two side by side that open to the chilled foods compartment.
- *Side-by-side refrigerators* have a vertical freezer on one side, a chilled food section on the other. This provides more freezer space, but possibly at the expense of that available for chilled food. Although the narrower shelves may limit the storage of large platters, food is easier to see in side-by-side models.
- *Compact refrigerators* are ideal for a family room, dorm, vacation cottage or office. Although small in size, the freezer compartment is usually large enough to hold two to three trays of ice cubes.

Refrigerators and refrigerator/freezers come with a variety of features. Those with electronic components even monitor their own performance! If the door is ajar or the freezer too warm, for example, symbols on a display panel light up to tell you. Listed below are some additional features to evaluate:

To save time and/or energy

___ automatic defrost cycle

___ seasonal temperature controls

___ exterior ice/water dispenser

___ automatic ice maker

___ special storage areas with adjustable controls

To offer convenience and/or eye appeal

___ removable shelves and bins for easy cleaning

___ interchangeable door hinges

___ adjustable shelves

___ interchangeable decorator panels

___ roll-out casters for easy cleaning

___ self-monitoring display system

___ extra-deep door shelves

Buying a Freezer

Do you buy chicken in quantity when it's on sale? Bake double batches of cookies? Harvest fresh vegetables from your garden? Entertain on the spur of the moment? If so, you may want to consider the convenience of owning a separate freezer. We say "convenience," for it's not necessarily a money saver. With its high operating costs, you have to keep a freezer full if you're to get full value from it.

Freezers come in two different models—chest and upright. Generally three to four cubic feet per person is adequate. The *chest freezer,* which opens from the top, easily stores bulky items and is less costly to operate per cubic foot than an upright. (Since warm air rises, less cool air escapes when the lid is open.) Chest freezers require more floor space and must be manually defrosted, while items on the bottom or in the back may be awkward to reach. *Upright freezers* open from the side. The contents are clearly visible, the shelf spacing convenient and most have frost-free features.

When buying a freezer, look for the following features:

___ adjustable shelves or baskets for easier cleaning and loading

___ a safety light to warn you of a power failure or warming temperature

___ a drain for easier manual defrosting

___ a lid on chest freezers that holds the upright position

___ a separate quick-freezing section

___ accessible controls

___ well-lit interior

___ rollers or casters for easy cleaning

___ secure door locks

Selecting a Range

You have lots of choices here! The size of your family, the kinds and amount of cooking you do, and the space available, not to mention your spending limits, should all be taken into consideration. Gas and electric ranges cook food equally well. Choose the type you prefer to cook on, unless operating costs are your primary consideration.

Freestanding ranges, which have finished sides and rest on the floor, basically consist of surface cooking units, one or more ovens and a broiler. With *built-in ranges,* the cooktop and oven are completely separate, for maximum flexibility in placement. *Drop-in* or *slide-in ranges* fit snug with the cabinets, which makes them ideal for "island" style kitchens.

What Kind of Cooktop?

Most conventional cooktops have four surface units. Among the choices in gas ranges are the *conventional burners* and the new *sealed burners* that make clean-up easier. As for the electric-powered surface units, you can choose between *conventional coils, solid elements, smoothtop,* and *induction* or *halogen* designs. Some ranges have a modular cooktop which allows you to change surface units and convert the top to a barbecue grill, griddle, deep-fat fryer or even a wok!

The *solid element* type consists of solid discs of cast iron which are sealed to the cooktop. They produce uniform heat at a lower maximum temperature; it is evenly distributed and retained longer. Clean-up is easy because boil-overs cannot flow under the elements.

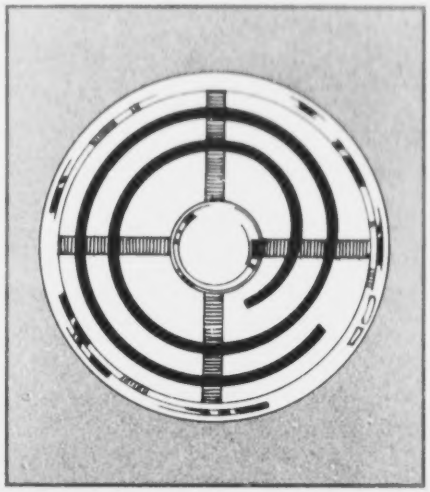
In *smoothtop* models the electric cooking elements are hidden under a glass-ceramic surface, making cleaning easy. Wipe food stains up immediately, though. You'll find that heat-up time is longer than with a conventional cooktop and that flat bottom pans produce the best cooking results.

Induction or *halogen* cooktops feature instant heating and cool-down. The electric element is there, but not visible. The glass-ceramic top conceals four cooking units which heat up from magnetic energy when a pan is placed on top. Cooking must be done in stainless steel, carbon steel or cast iron cookware, however. Since heat is transferred directly from the pan to the food inside, the cooktop itself stays relatively cool and spills cannot bake on.

Touch controls mean there are no knobs or handles to clean. In addition, induction cooktops have no raised burners or crevices to attract grease.

Which Type of Oven?

The oven that is best for you will depend upon the size of your household, your eating habits, and the amount and kinds of baking and/or broiling you do. *Conventional ovens* in electric ranges have a broiling unit in the oven, but in gas ranges it could be underneath or a separate unit. Many conventional ovens feature either a self-cleaning or continuous cleaning system, two very different processes. A self-cleaning oven, the more costly of the two, has a separate cleaning cycle that literally burns up soil at very high temperatures without the use of chemicals. The continuous cleaning oven has a special catalytic coating on the interior walls which works during normal baking and gradually reduces oven soil to a presentably clean condition. Spills should be cleaned up promptly anyway.



The ever-popular *microwave oven* cooks with high-frequency energy that generates heat within the food, dramatically reducing the cooking and thawing time and adding no heat to the kitchen. Whether you prepare a lot of snack items, single-serving dinners or complete family meals, the energy savings are appreciable. In addition, because little water is required, vegetables are more nutritious. Leftovers taste better too.

Microwaves are available in a wide range of sizes and types. In addition to the countertop models (the best sellers) and built-ins, there are microwaves that go over conventional ranges, either attached or separate, and others that fit under upper kitchen cabinets.

When buying one, check the amount of interior space to determine what size dishes will fit inside. A choice of power levels allows you to adjust the energy output to the different types of food. With a temperature probe, foods can be cooked to the desired internal temperature, and in some models maintained there. Certain touch control models can be programmed to perform several functions in sequence. Some microwaves have racks permitting double-decker cooking.

A *convection oven* can save you time and energy and has several culinary advantages too. Because heat is continually recirculated throughout the oven by a power-driven fan, foods cook at lower temperatures for shorter periods than they do in conventional ovens. Meats tend to be juicier and more evenly browned and baked breads have crisper crusts. Even frozen foods cook faster. In addition to baking, roasting and warming foods, the convection oven may also be used as a dehydrator to dry fruits, vegetables and herbs.

Many of the features you choose for your new range will save time and energy; others offer greater convenience and safety. For example, ranges with electronic controls allow you to set any function with the touch of a finger. Digital display panels not only recall cooking instructions but indicate the present cooking step. Some other features are listed below:

To save time and energy

- ___ self-cleaning or continuous cleaning oven
- ___ double oven—conventional, microwave or convection

To give added convenience

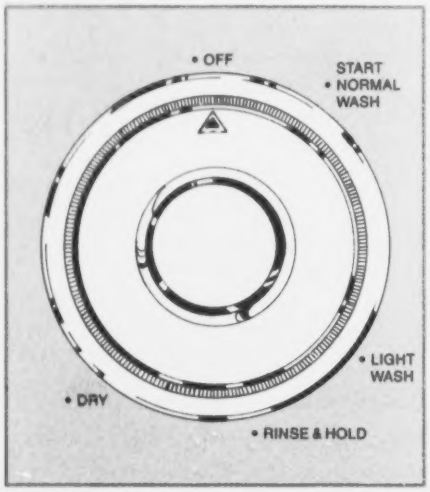
- ___ glass oven-door panel
- ___ smooth surface cooktop
- ___ modular cooktop
- ___ storage for cookware
- ___ electric clock and light
- ___ automatic timer or automatic cook control
- ___ digital display panel
- ___ meat thermometer
- ___ rotisserie
- ___ grill

Purchasing a Dishwasher

Years ago a dishwasher was considered a luxury item, but today this time-saving appliance is generally regarded as a necessity. They come in two basic styles: portable and built-in; and two basic sizes—standard (24-inch) and compact (18-inch). *Portable dishwashers* are wheeled to the sink and hooked up to the faucet. There are no installation costs and many models can be built in later on, making them ideal for those on the move. *Built-in dishwashers* fit under the countertop, with some space-saving models even fitting under sinks! There are no cords or hoses to adjust, and the surrounding cabinets tend to cushion the noise. All built-ins require a 20-amp electrical circuit.

When buying a dishwasher, examine its design and the number of washing levels (water sources) and spray holes. The more there are of both, the better the cleaning job. Most dishwashers offer a variety of washing cycles: *heavy* or *pots and pans* for heavily soiled dishes, *normal* for standard dishwashing, *short wash* for energy savings and lightly soiled dishes, and *rinse and hold*, which allows you to wait until you have a full load.

Most of the energy consumed in a dishwasher is used to heat the water but a *power-saver option* will, as its name implies, help to reduce energy costs by using the air warmed by the wash cycle for drying the dishes. In addition, a *delay-start* option permits you to set the dishwasher to operate during "off-peak" hours when utility rates are lower and hot water is in less demand.



Some dishwashing features you may wish to consider include:

- ___ cycles for rinse and hold, prewash, regular wash, sanitizing and energy savings
- ___ adjustable loading racks to hold odd-shaped utensils and standard dishes and cookware
- ___ hot water booster to deliver hot enough water for the cycle
- ___ a filter or soft food disposer for eliminating food soil
- ___ a rinse-aid dispenser to help prevent water spotting
- ___ extra-quiet operation
- ___ digital display of remaining cycle time
- ___ a self-monitoring system which reports on the equipment's performance
- ___ interchangeable color panels

Equipping the Laundry

Laundry areas may now be located in a bathroom, near a bedroom, in the kitchen, basement or separate laundry room. In cramped quarters, *stacked* or *stackable* washers and dryers can be a real space saver!

Buying an Automatic Washer

In *top-loading washers* soil is removed by the action of the agitator, which moves water and clothes up, down, and around. Both the wash and rinse water are extracted as the outer tub spins. With *front-loading washers* the entire basket revolves. Soil is removed as vanes located on the sides of the basket lift the clothes. Front-loading models use less water but cannot handle as large a wash load.

What size do you need—standard, compact or large capacity? It will depend on the number of loads you have and their size and bulk. In general, standard-size models are adequate for two-to-four-member households. Compact models, which can fit into a closet, are ideal for smaller households and for dwellings with limited space. Large-capacity models enable you to reduce the number of wash loads and are ideal for washing large, bulky items like rugs and bedspreads. All of today's washers, however, have a greater capacity than did their predecessors with the same dimensions.

When buying a washer you may wish to consider the following features:

For energy efficiency

- ____ suds and water-return system for reusing hot water from wash cycle
- ____ adjustable water levels for small and large loads
- ____ different temperature controls for washing and rinsing in hot, warm or cold water

For convenience

- ____ a choice of settings for soak, prewash, and wash
- ____ delicate or permanent press cycle
- ____ automatic dispenser for detergent, bleach, or fabric softener
- ____ self-balancing feature or unbalance switch to handle unbalanced wash loads
- ____ self-diagnostic system which monitors and reports on equipment performance
- ____ lint removal system
- ____ delay-start control to program washing to begin at a convenient time

Selecting a Dryer

Although all dryers are front-loading, you still have several things to decide when selecting one. Your choice of gas or electric will depend on the utility rates in your area and the hook-up facilities in your home. In general, electric models have a lower purchase price but cost more to operate. Manufacturers state dryer capacity in pounds or loads such as family size, extra large and standard. Your dryer should correspond in size to your washer.

Another buying consideration is installation. Gas dryers must be connected to both a gas line and a 120-volt circuit. The gas burner heats the air in the dryer and the electricity operates the drum, fan, timer and light. Most electric dryers require a 240-volt circuit. While there are some which operate on a 120-volt circuit, these take much longer to dry the same size load. Outside venting is recommended for *all* dryers, to protect the house from condensation in the winter and air-conditioning overload in the summer. (Some 120-volt models do not require venting as long as they are not used in an enclosed space.)

Your selection of dryer controls will depend on the degree of automation you want. A time-controlled dryer allows you to select the time and sometimes the temperature. With an auto-dry control you indicate the type of fabric you are drying and select the proper degree of dryness. The electronically controlled dryer has a moisture sensor which shuts off the dryer automatically when the correct amount of moisture has been removed from the load. Both auto-dry and electronic controls help to prevent overdrying and thus reduce static electricity and save energy. Whichever dryer you select, keep the lint filter clean!

To select a dryer best suited to your needs, consider the following features:

- ____ automatic controls (autodry or electronic)
- ____ controls with different settings for regular, permanent press, knits and air fluff
- ____ a lint filter which is easy to reach and easily cleaned
- ____ stationary drying rack
- ____ interior lights
- ____ continued tumbling without heat at the end of a cycle to prevent wrinkling of clothes
- ____ end of cycle signal

Safety and Repairs

You'll be most likely to avoid repair bills if you follow instructions in the owner's manual. Read it carefully, keep it in a convenient spot for easy reference, and be sure to consult it before calling for service.

The safe use of any equipment requires that you carefully follow all instructions for installation, use and care. Other safety precautions include the following:

- Keep small children away from appliances while in use.
- Be sure appliances are installed by qualified service representatives, unless do-it-yourself instructions are provided and carefully followed.
- Grasp the plug when connecting and disconnecting appliances.
- Ground appliances properly.
- Keep detergents and cleansers out of reach of small children.
- Remove refrigerator and freezer doors before discarding.

Although you can void your warranty if you install an appliance yourself, increased consumer interest in equipment repair has prompted some manufacturers to offer step-by-step, repair-instruction manuals and many dealers to stock essential parts. Other manufacturers provide toll-free information services round the clock, seven days a week. To make repairs even easier, some new appliances have self-diagnostic systems which can pinpoint the problem and communicate the solution.

Of course, not everyone has the time or inclination for such work. If this is the case in your household, at least check the following before calling for service:

- Have the manufacturer's instructions been followed—controls set, doors latched, pilot lit, and the appliance plugged in and turned on?
- Are fuses blown or circuit breakers tripped?
- Have water, gas or electric connections been turned on properly?
- Does the use-and-care manual offer a possible explanation?

If the appliance needs servicing and the warranty has expired, hire reputable service people. Find out if both parts and labor are guaranteed, and ask for both a written estimate of the parts and an itemized bill. Should you be dissatisfied with the performance or repair record of a particular appliance, you will find guidelines for handling the situation on page 32.

Trends in Home Electronics

High technology has brought about many changes in the area of communications, with world news being transmitted instantaneously via satellite, and messages being sent from computer to computer via electronic mail. Subscribers to information services can obtain news updates, review airline schedules or learn of tomorrow's weather on their home computers and, in terms of entertainment, video cassette recorders (VCRs) and computer games have added new dimensions to family fun. Even televisions have stereo sound.

With so many new electronic products on the market, you will need some basic facts if you are to get the most value for your dollars. You will find them here—on telephones and telephone services, home computers and video cassette recorders.

Shopping for Phones and Service

Today, consumers have many choices regarding telephone equipment and services.

These choices raise a variety of questions: Is it better to buy or rent my phone? How do I shop for one? Who is responsible for telephone repairs? Which long distance service should I select? How you'll "reach out and touch someone" today is a matter of choice!

Buying vs. Leasing a Phone

The major advantage to leasing a phone is that you aren't responsible for repairs. You get free immediate replacement if you bring the phone in, or you can have a replacement shipped to your home or office at no extra charge.

If you buy your phone, you are responsible for repairs. Most of the better new phones, however, are covered by one- to five-year warranties and can last up to 20 years with a minimal amount of care. Refurbished phones are usually warranted for 30 days.

To guarantee that you'll never be without a phone that works, you may want to lease one, so that it can be replaced immediately, and buy another one as an extension.

Installing a new phone is relatively simple, since in most cases you can unplug the old one and plug in the new. If your present phone still has the old-style four-prong jack, modular adapters may be purchased at phone stores for a nominal fee. If you have to convert your phone jack to a modular system, do not feel intimidated. It can be done easily and the only tool you will need is a screwdriver.

How to Buy or Lease a Phone

There are a variety of places which sell phones, including manufacturer-owned telephone centers and their outlets in some large retail chain stores. These centers seldom discount but do service what they sell. Phones are also sold at independent telephone specialty stores, electronics stores, traditional department stores, discount appliance and department stores, home centers, catalog showrooms, even drug stores! With so much competition, discounts are widely available.

If you want to lease a phone, call your phone company and ask about your options. You can probably lease equipment over the phone or, if you prefer, ask the customer service representative where you could see and try out some phones.

Tips on Choosing a Phone

Your lifestyle will influence the kind of telephones you need. Working parents, for example, like phones that store frequently called numbers of family members, babysitters, doctors and emergency services. Busy mothers with young children may find a speakerphone useful.

Some people may want a combination phone/answering machine to be sure they don't miss important calls while working or traveling. Where several generations of one family share a household, telephones with two or more lines may be required. And, when a family member has limited mobility, a cordless phone is often the best choice.

Keep in mind as you shop that warranties and convenient repair service are as important as quality and price! Some buying guidelines follow:

- Is it comfortable to hold and operate?
- Test it for quality of sound. Is the ring pleasant? Can you hear clearly?
- Check the phone cord, often the first thing to break. Is it long enough? Does it look durable?
- Ask about the store's exchange policy. Retailers generally give you seven days to return the phone if you are dissatisfied.
- Read the warranty.
- Find out where you can get repair service. Some sellers make them on the premises; if not, you will probably have to return the phone to the manufacturer.
- Does the seller provide a "loaner" while your phone is being repaired?

Making a Selection

The two basic types of phones are *tone* and *pulse*. Tone phones have buttons that when pushed produce different musical tones. (Caution: not all push-button phones have tone dialing.) Phones with pulse dialing generally have rotary dials, which give off a series of clicks when dialed. Touch-tone service transmits numbers faster and is needed to subscribe to special services like call forwarding, electronic banking and computerized information services. Tone phones, however, are more expensive to purchase and local phone companies may charge extra for touch-tone service.

Styles of telephones vary—from the classic desk or wall phone, with either a rotary dial or pushbuttons, to the sleeker, more contemporary-looking trim-type and "Euro-styled" phones. The traditional styles are simpler, extremely durable, sometimes less expensive and more easily repaired than some new designs of comparable quality.

Before buying a more exotic style, find out if standard replacement parts are available.

Electronic cordless phones, which operate like two-way radios, are perhaps the most innovative telephone feature developed in recent years. These modern-day "walkie-talkies" consist of a stationary base which plugs into a phone jack and electrical outlet, and a rechargeable battery-powered handset. Because the handset is cordless, you can busy yourself about the house or work outside without interrupting your conversation.

Although cordless phone users experienced some problems in the beginning, new models have been substantially improved—with longer ranges to enhance reception and more security codes to cut down on interference.

Special Phone Features

Here are some of the specific features you can choose from:

- *Automatic redial* allows you to redial the last number called by pressing one or two buttons. If the number remains busy or unanswered, some models continue to redial at regular intervals.
- *Memory or speed dialing* permits you to program frequently used numbers and dial them by pressing one or two buttons.
- *Mute or privacy buttons* allow you to speak with others in the room without being overheard by the caller.
- *Intercom* enables you to talk with other extensions in your home.
- *Speakerphones* give you the freedom to walk around the room with your hands free and permit others in the room to hear the conversation.
- *Combination phones* come with a clock, radio or built-in answering machine.
- *Ring selector* lets you adjust the volume of the ring.
- *Display phones* show the number dialed and the time of day and/or the amount of time elapsed.
- *Locks* prevent any unauthorized use of the phone.
- *Telephone amplifiers* allow you to increase the voice volume for people who have difficulty hearing.
- *Music-on-hold* phones play music while your caller waits.
- *Two lines on one phone*, with two different numbers (one for your residence, the second for your business), ensures you will not miss important calls when your phone is in use.
- *Modem* permits you to hook up a home computer terminal to your phone line.
- *Home security system* ties into an alarm system and dials emergency numbers automatically in case of fire.

Repairing Your Phone

The first step is to determine where the difficulty lies *before* calling the phone company. If you don't, you could end up paying for a service call and still find yourself with a broken phone.

The problem could be in the inside or outside of your house, in the outlet, in the cord or in the phone itself. To determine where it is, follow these steps: First, test the outlet with a different phone. If the test phone works, the problem is not the outlet but a broken phone.

If you lease the phone, call your phone company to find out what to do. You may be able to return it to the company or its authorized service agency for a free immediate replacement, have them mail you one, or arrange for a service call. The last possibility is the most expensive, since a technician will have to come to your house.

If you own the phone and it is still under warranty, follow the instructions given. If the warranty has expired and your dealer doesn't make repairs, your best bet is probably to send the phone back to the factory or the nearest manufacturer's service center.

If the test phone doesn't work in the outlet, on the other hand, you have a wiring problem. Check the other extensions. If they are working, it is the wiring inside your home that needs repairing, and in the U.S. this is your responsibility. You can either call the local phone company, check with an independent repair firm or, if you are handy, do the work yourself.

If the other extensions do *not* work, it is an outside wiring problem and your local phone company is responsible for the repairs. Contact them.

Choosing a Long Distance Carrier

Over the past few years, consumers have been able to choose the long distance phone service they want to use*—a real boon to consumers, for the competition has produced lower rates.

Subscribers to alternate services originally needed touch-tone phones and the willingness to dial numerous digits. "Equal access," which is now available in nearly all communities, allows you to make a long distance call—by dialing 1, the area code and phone number—with any long distance carrier that offers Dial 1 Service and from any telephone.

In the U.S. the phone company will ask you to designate a long distance carrier. If you don't, you will be assigned to one selected by the local phone company.

*In Canada, alternate long distance telephone services are not yet available.

Buying a Personal Computer

Computers have played an important role in business and government for years. Only recently have personal computers gained acceptance in the home, however. As their capabilities increase, their prices decrease and their operations simplify, they appear on more wish lists. Although you will have to learn some new terminology to operate a computer, you won't have to learn a whole new "language" unless you want to.

Evaluating Your Computer Needs

These amazing machines can help you track the stock market, learn a foreign language or balance a checkbook. But do you really need a computer? How do you plan to use it? Computer games from baseball to backgammon are enjoyed by people of all ages. In addition, you can also take music lessons on them, brush up on math skills or follow a physical-fitness routine. It's also ideal for cataloging recipes, keeping financial records, birthday lists, etc., because of its ability to store vast amounts of information within a small space. Look for specific programs if you're going to use the computer for such tasks as tax planning, for example.

Also consider these points: Who will use it—you yourself, young children, the entire family? Do you have enough space for one? How much can you afford to spend? Will the amount cover the software? Will you opt for a stationary computer or a portable? Honest answers to these questions will help you make the right decisions.

Portable (laptop) computers, being battery-operated and small enough to fit in a briefcase, have built-in displays. Some have tiny printers as well, making them ideal for the person on the go.

Portable computers can run built-in or added programs and connect up to peripherals such as telephones, printers, disk drives, etc., for storing data and plugging into information networks by telephone.

How to Shop for a Computer

As with any other purchase, it pays to investigate before you buy. Begin by checking magazines for pertinent articles. Experienced computer users and salespeople are also good sources of information, and some stores in your area may offer classes. The best bet of all may be to take a computer course through an adult education program. Nothing beats first-hand experience!

A personal computer consists of two basic parts—software and hardware. *Software* refers to the program or instructions which, when plugged into the computer, tell it what to do. The term *hardware* refers to the actual machine which performs each task.

Selecting Software

First select your software, which comes in *diskettes* or "floppy disks" and *cartridges,* because it's the software that determines what the computer can do.

While there are two sizes of diskettes available (5¼" and 3½"), your computer will probably use one size only.

Cartridges, which are used primarily for games, are the easiest software to use. Just pop one in and the program is ready to run.

If at all possible, test the software and read its instruction manual before you buy.

Buying Computer Hardware

A basic start-up system includes the computer and its memory, a keyboard, monitor or screen, and a storage device for software. The computer itself is made up of thousands of miniature electronic circuits containing small "chips." Another set of microchips comprises the *memory,* which indicates how much information the computer can hold. The memory, which is also called RAM for random access memory, is measured in "bytes." One thousand bytes equals 1K or 1,000 letters, numbers, and/or punctuation marks. Most computer games require 8K to 16K. Word processing or home budgeting software uses approximately 32K to 48K and small business programs need 64K or more. As you become more proficient on the computer, your requirements will probably grow. Make sure its memory is expandable.

To communicate with the computer you use a *keyboard.* If it will be used by young people, consider getting a flat one with flush keys. They are impervious to soft drink spills and cookie crumbs. A raised keyboard, on the other hand, may be more comfortable to use if you are planning to do a lot of word processing.

When evaluating either type, see if it has separate numeric key pads for easy entry of figures. What about special function keys—insert, erase, and delete? These eliminate the need to type in instructions. Is the keyboard detachable? This is especially convenient if you are short on work space or need to move the computer.

The *display* is the screen which displays the information you've typed into the computer. Some are built-in but, since most computers are sold without a display, you probably will have to add one.

Your color TV could provide the least costly display, but to use it for this purpose usually requires the purchase of an RF modular. (Some computers have this built in.)

A disadvantage to using a TV screen is that numbers are less clear and the display area is limited to 40 columns, about half the width of a typewritten page. If you're planning to use the computer primarily for games and educational programs, however, a TV screen will probably be adequate. Ask the salesperson for a demonstration so you can be sure.

A video *monitor,* which connects directly to a computer, is your other display possibility. It gives a better quality picture, displays the entire width of a typewritten page, and will not interfere with your TV viewing. A monitor will cost you more, however.

When you turn the computer off, everything will be erased from its memory unless you've used a *storage device.* This may be a cassette storage system or disk drive, depending on the type of software you plan to use.

When selecting hardware, it is a good idea to review the training manual. Is it written in plain English and easy to understand? Read the warranty carefully and find out about service. Can the store personnel help you with problems after your purchase? Does the manufacturer have an 800 number to call if you have any questions? Because computers are continually being improved, even the most sophisticated models do become outdated. To protect your investment, purchase a system which can be added onto as new technology develops.

A word to the wise: used computers are sometimes available at much lower prices. If you find a likely one, test all the keys. Are they in good working order? Try the disk drive. Any loud noises could spell trouble. Operate the printer. Do all the letters print? Does the paper advance properly? If so, you may have found a real bargain!

Choosing Peripherals

In addition to your basic computer system, other accessories or *peripherals* may be purchased to expand its capabilities. Most likely the one "extra" you'll want to buy will be a printer. It is essential for word processing and useful for many home management tasks.

The *dot-matrix printer* forms letters made up of tiny dots. Because of its fast speed and generally lower price, this type is most commonly used with home computers. The higher the number of pins on the dot-matrix printer's print head, the higher the quality of the print.

Other peripherals include the following:

- *Modems* connect the computer to a telephone line and allow you to communicate with other computer users and information services which provide financial data, news reports, airline schedules, etc.
- *Joysticks* control the movement of objects on the computer screen and are used primarily for games.
- *Music synthesizers* enable you to compose music and play it back, but they usually require special software.
- *Graphic devices*, which also require special software packages, draw computer pictures on the screen.

Buying Video Equipment

Video cassette recorders (VCRs) have been touted as one of the most innovative ideas in home entertainment since television. They can indeed do some amazing things. One of the primary uses of a VCR is as a time-shifter. You can set the machine to record your favorite TV show during regular programming and then play it back at your convenience. Rent or buy prerecorded tapes and you can watch the latest movies and sporting events in your "home theatre." Some VCRs can even be used to take instant home movies which can be shown without a movie screen or projector!

There are two basic kinds of video cassette recorders—the home VCR and the camcorder. The *home VCR*, available in basic and deluxe models, is near your television.

The *camcorder* is actually a combination video camera and VCR. It is lightweight and portable, making it ideal for taking instant movies with both color and sound. Some camcorders will only record, however, and must be used with another VCR for playback.

What Type of Format?

When buying a VCR, you have several formats from which to choose. Each one basically does the same thing—records and plays back—but the tapes for each are not interchangeable. The most popular is the video home system or VHS, which requires a half-inch tape. There is a wide selection of models on the market, prerecorded tapes are readily available, and it will record up to eight hours. A VHS tends to be more expensive than the other types, however, and its picture quality is not as clear, due to a slower operating speed.

The Beta system also uses a half-inch tape. It is not as popular today as it was originally, however.

Another format is an 8 mm video, which is an 8 mm tape used specifically for camcorders and other portables. Because it is so new to the market, prerecorded tapes are limited. Recording time is also shorter than that of the other two formats, but that is changing.

The growing formats are Super VHS and VHS-C.

When You Buy

Before you shop, consider your needs and wants. How are you planning to use the VCR—as a home theatre, video camera or time-shifter? What is most important to you, the amount of recording time or the quality of picture and sound? Since tapes are not compatible with different formats, look for the prerecorded programs which interest you most. Are they all predominately one format? Also check on your friends' formats. Purchase the same type and perhaps you can share tapes. What special features do you want? Some of these are listed below:

- *Programmable tuner-timers* let you set the machine to turn on at different times and record programs from different TV stations. Basic models allow you to select a program three or more days ahead of time. More sophisticated ones can be set up to two weeks or more in advance to record two or more programs.
- *Multiple speeds* allow you to adjust the speed, depending on whether you want economy or quality. (Faster speeds give you a better picture and sound; slower ones extend the recording time.)
- *Picture search and scan* lets you quickly run the cassette tape in either direction to find exactly what you want.
- *Special effects* allow you to "freeze" the picture, run the cassette in slow motion or in the fast forward position. The latter is especially convenient for skipping over commercials.
- *Remote control* permits you to control every function of the machine, from channel tuning to special effects, from where you are sitting.
- *Multiple heads* improve the picture and are used for special effects.
- *Cable compatible* allows you to install your recorder to pick up cable programs in addition to regular TV programming.

Prices will depend on the type of format you select, the features you desire, the brand and the retailer. Because video equipment is constantly being improved, used models may be available at lower prices, but without manufacturer warranties.

Once you have made your final decision and have your new equipment home, it is strongly recommended by VCR manufacturers that you fully understand the instruction manual before using it.

Furnishing Fundamentals

You're going to be much more on your own when buying furnishings than when buying equipment and appliances. For one thing, of the more than 5,000 manufacturers of furniture in the U.S., comparatively few are "brand names." Furthermore, most furniture has little or no warranty coverage, it varies widely in design, quality and price, and that quality can be difficult to judge.

The information and guidelines provided here will help readers to recognize quality in furnishings as they shop. We'll begin with some facts about prices:

- They are not sure indicators of furniture quality. That is to say, a high price doesn't guarantee high performance and inexpensive furniture is not necessarily poorly made.
- The kinds of materials used, the quality of the construction and the finishing process, and the presence of optional features all influence the price of furniture.
- Good designs are available at low prices as well as high; but for high-quality construction, expect to pay at least moderate prices. If you want high-quality construction at a low price, look for good pieces of second-hand furniture!

Case Goods

Household furnishings are divided into two basic categories: case goods and upholstered furniture.

"Case goods" refer to pieces which have no upholstered parts—tables, chairs, desks, cabinetry, bedroom and dining room suites, bookcases and room dividers. The major part of this section will be devoted to wood case goods because wood is far and away the most popular of the materials used in their construction. (Plastic, metal, bamboo, wicker and rattan furniture are discussed briefly on page 21.) The primary considerations when you're selecting wood case goods (apart from style, of course) are the *materials*, the *construction* and the *finish*.

Wood and Wood Products

There are several basic types of wood used in furniture: *solid wood*—hard or soft, *veneered wood* and *wood products* such as laminated wood, hardboard and particle board.

Solid Wood

The structural framework of most case goods is generally solid hardwood, while the top, sides, front and back panels are usually veneered. If the term "solid cherry" is used to describe an item, all of the exposed parts must be made from a solid piece of cherry wood. Although solid-wood furniture conveys an image of strength and durability, it has a tendency to warp, swell and crack if not properly cared for. Other drawbacks are its great weight and often high cost.

Hardwoods—walnut, oak, mahogany, cherry, maple and pecan, for example—are most often used for fine furniture because of their durability and the beauty of their grain and color variation. Softwoods such as redwood, fir, cypress, cedar and spruce are used primarily for casual furniture. Pine, which is also a softwood, is very popular for interior furniture.

Veneered Wood

More than three-quarters of the furniture manufactured today—in all price ranges—is of veneer construction, with solid wood parts. A veneered or laminated panel is actually a wood "sandwich" of three to seven layers, with a thin layer of cherry, walnut, or some other attractive hardwood on top. Its core is plywood or sometimes particle board, with all layers bonded together with adhesives in a high pressure press. The result is a very strong, beautifully grained panel that makes maximum use of valuable woods. In addition, fancy matchings of face veneers can produce unique and ornamental designs that are not possible in solid wood construction.

Veneer pieces are used for the top, sides and fronts of furniture. The term "genuine walnut" indicates the piece is constructed entirely from walnut, but it may be a combination of walnut veneer and solid wood. Be aware also that a label saying "walnut finish" means only that the wood has been finished to *look* like walnut. Sometimes manufacturers *print* or *engrave* wood surfaces with an attractive grain that looks like a veneer, but is less expensive to produce. A label for an engraved surface might say "spicy pecan finish" or "pecan-engraved wood product."

Wood Products

There are many products being used in furniture that boast exceptional strength and durability, in addition to looking much like "natural" wood. They permit manufacturers to produce sturdy case goods at a lower cost.

Laminated wood, made of sheets of wood placed in one direction, is used for curved furniture surfaces. The bent-wood chair is an example of furniture made entirely of laminated surfaces.

Hardboard, which is made by bonding together tiny wood fibers, includes products that resemble cork, tile and fine-grained hardwoods. Hardboards are most often used for doors, drawer dividers and back panels of cabinets. *Particle board* is made of wood particles and adhesives bonded together; it may be covered with a hardwood veneer or lacquered, stained, varnished, painted, wood-grained or enameled.

"Wood carving" on some moderate to lower cost furniture today is really plastic, but few can tell this by looking, as it is carefully stained and grained. It should be noted, however, that damaged plastic trim cannot be repaired by wood-repair methods. Look for the labels on case goods. They should tell you the kinds of wood used and whether it is solid or a combination of genuine veneer and wood products. They also should indicate man-made components which simulate hand carving in the decorative features. In addition, there may be a label containing maintenance information.

Construction

Hard and fast guidelines for determining quality in case goods are nonexistent, but at least we can tell you what to look for!

Construction Joints

It is said that good furniture is only as strong as its joints. Joining the various sections of a piece of furniture together firmly, smoothly and tightly is a difficult operation that requires expert skill. There are many different types of joints, and most are glued into place with epoxy adhesives. (There should be no excess cement or glue in evidence.) The larger joints are, in addition, usually reinforced with corner blocks that are fitted, glued and screwed—not nailed—into place. Check the manufacturer's catalog if you want to know the kinds of joints used in the construction of a piece.

Moving Parts

It has also been said that the construction of the drawers will indicate the quality of the entire piece. They should have strong, rigid sides and backs, at least one-half inch thick, with interlocking dovetail joints in all four corners. They should fit flush with the furniture front and glide easily, with no movement sideways. Well-constructed drawers will have center or side guides, drawer stops and reinforcement blocks to rest on, along with smoothly finished interiors and attractive, sturdy hardware, securely fitted into place with washers and screws. Doors should open and close easily and have magnetic catches to hold them shut. The top and bottom edges of a pair of doors should be evenly aligned.

Other Important Construction Features

The grain should be uniform and appear to flow over the surface, while the wood and any other materials should be the same color (if so intended). Unexposed parts should be sanded smooth and stained to match the rest of the piece, with back panels inset, precisely fitted, screwed into the frame and smoothly finished. Legs should stand squarely on the floor and have metal tips to prevent damage. A well-constructed table will be rigid, balanced and remain stable when you try to rock or sway it. Leaves for an extension table should be harmonious with it in graining and have an apron if the table does. The table shouldn't sag or tip when fully extended. Fine quality case goods will often have levelers to compensate for uneven floors. They will be sanded or stained on the back and underneath as well as on the top, sides and front.

Furniture Finishes

The finish is a substance applied to the exterior surface like lacquer or paint, varnish or oil or plastic. It is an important indicator of quality. A fine finish not only enhances the natural beauty of wood, it also seals the pores and protects it against moisture and wear. It should be hard, smooth, evenly applied, and free of cracks, bubbles, streaks and drips.

Finishes on wood furniture vary from the one-process dipping, spraying or coating of the inexpensive pieces to the soft sheen and satiny finish attained on fine furniture by hand-rubbing—in as

many as 25 separate steps! A distressed finish is an attempt to make reproductions of antiques look old and used. *Special finishes* provide extra protection to furniture that gets hard wear, and they include not only polyurethane finishes, synthetic varnishes and epoxies, but vinyl surfaces that are built right into case goods. The latter have the look and feel of wood surfaces that need neither wax, stain nor varnish. All resist scratching, staining, solvents and burns and are relatively easy to care for.

Plastic, Metal and Basket Furniture

Plastics are also being molded into entire pieces of furniture that are colorful, comfortable, strong, and lightweight but durable and easily cleaned. Often they are of excellent design. They can withstand hard use and are resistant to heat, solvents, abrasion and moisture. Plastic furniture is available in a wide price range. When you shop for it, look for thick, heavy gauge materials... smooth edges and flawless surfaces... uniform color and gloss... complete finishing on all visible sides with reinforcing elements completely hidden, unless they add to the overall design of the item.

To keep your plastic furniture looking like new, follow the manufacturer's care directions. Unfortunately, certain plastics can be dented beyond repair by a sharp blow and others easily scratched. There are kits available for repair, however, and some kinds of plastic furniture can be sanded and refinished by professionals.

Metal furniture may be made of wrought iron, chrome-finished or brass-finished steel and aluminum. Metal lends itself to mass-produced furniture because its properties are more suitable to machining than to handcrafting. It is strong and durable but not bulky. It varies in price from relatively inexpensive to costly.

The construction of metal furniture does not present a problem because it is generally much stronger than normal household use requires. Look for such features as smooth, rustproof finishes... points of stress that, if not welded, have been securely riveted or bolted... a groove, ledge or rubber pads on tabletops where glass is used, to keep it firmly in place. Such glass should be heavy tempered and at least half an inch thick so it won't shatter under a hard blow.

Basket furniture—wicker, rattan, bamboo and cane—is lightweight and airy in feeling. It is crafted (often by hand) of various parts of tropical vines. This so-called "basket furniture" is perennially popular because of its great practicality, durability and classic designs. Wicker in particular tends to have high resale value. It also is extremely practical because it requires little or no maintenance. You need only dust it regularly and occasionally wipe it off with a water-dampened cloth. Basket furniture should not be used outside in an unsheltered area. Rain and direct sun will damage it.

Upholstered Furniture

Few items receive greater wear than upholstered furniture. Its quality, unfortunately, is even more difficult to determine than that of case goods, because there are so many more internal construction features. Upholstered furniture is frequently made to order because many customers prefer to choose their own combinations of style and fabric. The cost of the finished product is determined by its size... the type and quality of each component part... the quality of the workmanship... and the price of the cover fabric (the single most expensive part of the entire piece). Loose cushions will raise the cost even more.

Guides to Quality

Upholstered goods should be evaluated from the inside out. The basic

parts to check out are the framework and seat base, the cushioning and cover fabric.

Framework and Seat Base

A good-quality upholstered item should have a heavy, substantial frame of kiln-dried hardwood with all joints double-doweled and glued, all corners corner-blocked and screwed. The seat springs, if used, are often the flat zigzag or S-type, nailed directly to the frame and linked together by tiny springs called helicals. Higher priced sofas and chairs may have hand-tied deep coil springs, attached to webbing or steel bands. In both coil and zigzag construction, padding of polyester fiberfill or urethane or latex foam is placed over the springs. The type of spring used also depends on the design or style of the particular piece of furniture.

Cushioning Material

Cushions can be made of a wide variety of substances, but the two used most often in good-quality upholstery are firm urethane foam and natural latex foam rubber. These are often covered by softer layers of foam and a wrap of polyester fiberfill. They should fit snugly, give even support, and be reversible and interchangeable for maximum wear. Cushion covers sometimes are constructed with zippers in order to improve their fit—not to facilitate dry cleaning. *They are not to be removed.*

The deck or platform on which the cushions rest should be covered with a color-coordinated, tightly woven fabric. The frame should be sufficiently padded that neither the wood nor any lumps can be felt. The padding in the arms and back may be a softer foam or ground-up foam and covered with polyester fiberfill. A fine-quality upholstered piece will have good tailoring: straight seams and straight welt cording, firmly stitched with no puckering. The pattern should be well-matched all over, and buttons hand-sewn through the filling.

The Decorative Fabric

Upholstery fabrics are usually not guaranteed by textile manufacturers, so it is up to you, the buyer, to choose these wisely. If you are seeking high performance, look for fabrics firmly woven of durable fibers. Hold the swatch up to the light and you shouldn't be able to see any light between the threads. Pull at it; a stable weave won't separate or give way. The fabric should be able to withstand friction, sunlight and soiling, and to hold its shape and color through cleaning. It should have a no-slip backing. Examine the fabric in both daylight and artificial light; drape it over the furniture; try it at home if possible.

The Comfort Test

Try it out! Sit down and get up several times. There's no better way to find out if the furniture is too low, too high, too deep or not deep enough. Is the cushioning firm, yet comfortable and resilient? Does it retain its shape? Is the fabric scratchy? Does it shift easily? Gently push and pull at the arms; a well-constructed piece will be sturdy and not sway.

Read labels, hang tags and any other instructional information carefully. They should include the name of the manufacturer... the composition of the padding... care instructions... the fiber content of the upholstery fabric... and the colorfastness, maximum shrinkage and spot-stain resistance of the fabric. You may also see a tag regarding flammability; some manufacturers use fillings and fabrics with a higher resistance to ignition. If this information is not attached, ask for it.

Bedding

Mattresses and box springs are perhaps the most consistently used household furnishings we buy, so seek in them the maximum comfort and quality you can afford—even if it means waiting for other things. During the 10 or so years you have them you'll spend more than 25,000 hours in bed! The most expensive bedding costs just pennies a night when its price is prorated over that period of time. If you must cut costs, omit the headboard and footboard, at least temporarily.

Sleep Sets

Most manufacturers make their sleep sets in a full range of qualities. Undoubtedly, the top-of-the-line mattresses and foundations of reputable manufacturers are of superior quality, but their medium-priced ones may provide good value also. Pay attention to the warranties—you want to make sure you're well-protected against defects and poor workmanship.*

Innerspring and foam mattresses of comparable quality vary little in cost. Each type comes in several standard sizes—from 30" x 75" (a youth bed) to 72" x 84" (a California King). The recommended length is six inches longer than one's standing height, but the width is a matter of personal preference (and the size of your room). Be prepared to spend more for larger size bedding and bed linens, though.

There are no industry standards for firmness of mattresses, so it's best not to rely solely on manufacturers' terms like "super firm" or "extra firm" to make your choice. Comfort and support will be your primary considerations in selecting bedding. To determine this, there's no substitute for lying down and trying it out—yes, right in the store! Roll around a few times also. You should not feel any springs or lumps, nor hear any squeaks, and it should have no sidesway. Look for supportive edges that spring back after you sit on them, for sturdy cover material and for good tailoring.

Innerspring Mattresses

Innerspring mattresses are the most widely preferred type. They are comprised of a center core of steel wire coils, layers of insulation and cushioning and a covering. The inner construction will differ from one manufacturer to another. The support depends on several factors: the number of coils, the thickness of their wire and the convolutions or turns. Check the consumer information accompanying the sleep set for details and look at a sample cross-section of the mattress that should be available.

*Every mattress in the U.S. must meet a federal flammability standard. In Canada, flammability is covered under the **Hazardous Products Act.**

Foam Mattresses

People who have allergies most often choose foam mattresses, which are lightweight, flexible, nonallergenic, self-ventilating and mildewproof. The good quality ones have a core of firm, high density, cushiony foam, most likely polyurethane, in varying degrees of resiliency, and should be at least six inches thick. Ask for the foam manufacturer's grade of the mattress density, expressed in weight. The designations soft, medium and hard are not that informative—or valid.

Box Springs

Box springs are mattress foundations consisting of steel wire springs resting on a wood or metal frame, padded with upholstery material and then covered with fabric to match the mattress. Each foundation is designed by its manufacturer to coordinate with a particular mattress in providing the right support and durability, so the two should always be bought as a set.

Bed frames give needed support to the mattress and foundation. A simple metal frame, usually on casters, is the most durable. If you buy a king or queen, be sure it has at least one extra center support rail.

Waterbeds

Waterbeds have become a viable alternative to the more traditional constructions and may be your choice if you like the feel of "flotation sleep." A quality product most commonly consists of a heavy-duty vinyl water bag . . . a solid wood frame that supports the watermattress and evenly distributes its weight over the floor . . . a vinyl liner between the mattress and the frame that holds in moisture should a leak occur . . . and a thermostatically controlled UL-approved* heater placed under the liner and on top of the decking.

Waterbeds are also available in a new type of design that looks like a conventional mattress and box spring, uses standard size linens, and weighs much less than did the original waterbed. Both styles can be purchased in "waveless" designs that use internal baffling to reduce the water motion. A waterbed supports all parts of the body evenly, so pressure against the skin is reduced. They are cool to sleep on in summer and warm in the winter, provided the heat is on. Proper installation, sturdy support, and regular water conditioning with an algicide are among the important considerations when selecting flotation bedding.

*In Canada the heating unit should be CSA-approved.

Floor Coverings

Some floors are used almost constantly while others get little wear. Even within a room, traffic can greatly vary from one section to another. Fortunately there are floor coverings suitable for almost every kind of situation, and they fall into two basic categories: *soft surface* and *smooth surface.*

Soft-surface coverings—carpets, room-size and area or accent rugs—have a luxurious look and feel . . . absorb sounds . . . reduce "floor fatigue" . . . and may reduce heating and air-conditioning costs because of their insulating properties.

Smooth-surface floors—of *hard* materials like wood and slate—and *resilient* flooring—tiles and sheet goods made of synthetic materials—are usually extremely durable, largely stain-resistant and easily cleaned. Yet they . . . may show soil and spot more readily than soft-surface coverings . . . amplify sounds . . . are nonabsorbent . . . and can be quite slippery.

Soft-Surface Coverings

Carpet is made in long rolls, normally 12′ wide. Most frequently it is installed wall to wall. Large, sometimes room-size rugs are made from carpet that has been cut to size and bound. Area or accent rugs are individually manufactured in various sizes, shapes and designs. All types of rugs lay loose on the floor. The fibers, construction and textures of carpets and rugs, along with padding, are discussed in the pages that follow.

Selecting a Soft-Surface Covering

Your aim undoubtedly is to select a carpet or rug that looks good and will wear well. We'll try to help by providing some information on fibers and construction, and some guidelines for judging quality.

Fibers. Good wear begins with the fiber, which may be *natural* like wool or *synthetic* like nylon, olefin and polyester. The chart on page 24 can help you become familiar with these. You will find that no one fiber is superior to all others in every way; each has its own set of strengths and weaknesses. Learn their characteristics and you will be better able to decide on the fiber or blends that will suit you best.

Although there are many different trade names applied to synthetic fibers and several types of each, you can readily identify them. The **U.S. Textile Fiber Products Identification Act** requires that all rug and carpet samples show the generic names of the face fibers or fiber and the percentages of each. If a label reads "100% wool pile," for example, it is referring specifically to the fibers in the pile. The backing is made of something else. The manufacturer's name or the Federal Trade Commission's registration number and the country of origin must also be included. There may be additional labels describing any special warranties. Look for them. The carpet's *backing* is also important. The backing material is usually polypropylene. Some carpets are offered with an attached cushion made from latex foam or urethane.

*Note on flammability.** All carpets and rugs must pass a flammability test, in order to ensure that they will not contribute to the spread of fire from a small source of ignition.

Construction. Broadloom carpet, so-called because it originated with the development of looms wide enough to weave 9-, 12-, and 15-foot-wide floor coverings, is today either tufted, woven, needle-punched or bonded. There is little difference between them in wearability but tufted carpets cost much less than woven and they com-

*In Canada, carpets and rugs come under the jurisdiction of the **Textile Labelling Act.** Flammability standards are controlled under the **Hazardous Products Act.**

CHARACTERISTICS OF THE BASIC CARPET PILE FIBERS

Fibers	Durability	Resilience	Soil Resistance	Cleanability	Other Characteristics**
Wool	Superior appearance retention.	Springy; crush resistant.	Resists soiling. Responds well to immediate spot removal methods.	Easy to both vacuum and wet clean.	Quite expensive. Soft feel, high bulk, luxurious appearance. Takes dye beautifully. Available in wide range of colors. Water repellent; flame retardant; excellent thermal insulator.
Nylon Anso* Antron* Ultron* Zeftron* Stainblocker* STAINMASTER* Worry-Free*	Exceptional abrasion resistance.	Excellent.	Built-in ability to conceal and resist soil; resists water-soluble stains. Provide full protection against many common household stains.	Cleans readily.	Takes dye well. Unaffected by mildew; resists shedding and pilling. Some have built-in static control.
Polyester Pentron* Trevira*	Satisfactory for moderate traffic areas; excellent color and luster retention; some pilling.	Crush resistance depends upon density.	Good. Resists water-soluble stains.	Readily cleaned.	Luxurious, soft, lustrous; has excellent color range and clarity. Relatively inexpensive; in use from living room to bath.
Olefin (polypropylene) Marquesa*Lana Genesis*	Excellent. Notably colorfast; resists abrasion, moisture and mildew.	High-pile may crush more easily.	Impervious to stains.	Easily cleaned.	Resists static. Used both indoors and outdoors. Lightweight.

*Trademark name
**All synthetic fibers are nonallergenic

SMOOTH SURFACE COVERINGS

Type	Composition	Durability	Maintenance	Other Characteristics
Hard Surface				
Wood	Hardwoods include oak, birch, maple, pecan, walnut, teak.	High, but shows wear in high traffic areas. May require periodic refinishing or touch-up.	Medium-high; must be sealed. Requires waxing and buffing.	Moderately expensive; has natural beauty and warmth, but noisy without rugs.
Laminated hardwood	A layer of solid oak on top of pine or other wood. The total thickness is about 1/2".	Wears well but sanding and restaining may present problems.	Wipe up spills with damp rag, use dust mop for routine cleaning.	Less expensive than hardwood floors. Prefinished at factory; no sanding or staining necessary.
Resilient Tiles				
Reinforced vinyl tile (RVT)	Vinyl plastic resins.	Good durability, but can be dented by furniture.	Very easy, dirt cannot be embedded. Some are self-polishing; others require occasional applications of vinyl dressing.	Least expensive and most widely used synthetic tile. Used on any indoor floor, including concrete. Resistant to grease, moisture and alkali. Self-adhesive peel-and-stick type excellent for do-it-yourselfers.
Pure vinyl tile	The design is inlaid into the body of the vinyl.	Excellent. Some are stain- and wear-resistant.	Easy to maintain; damp mopping, occasional application of protective vinyl dressing.	More costly than RVT tiles. Wider range of colors. Simulates natural flooring materials.
Resilient Sheet Goods				
Vinyl sheet (filled) also called *inlaid*	The design is inlaid into the body of the vinyl.	Exceptional in the better grades. Has good durability in medium-quality products.	Easy. Waxing not required, although vinyl dressings are needed to restore shine.	Satiny surface, tough and hard. Some types have foam-cushioned backing. Wide range of styles, colors and prices.
Vinyl sheet (unfilled) also called *rotogravure*	The color or pattern is "printed" onto the vinyl surface, then sealed with urethane or vinyl.	Exceptional in the better grades; can eventually show some surface wear. Quality grades highly resistant to stains and damage.	Very easy. Some types don't need waxing or dressings to restore shine.	Quality ranges from premium to utilitarian. Can be the least expensive sheet-form flooring. All have foam cushioning for resilience and comfort; some more than others.

prise over 95 percent of the carpet now sold. It has been said that the only really important thing for the consumer to know about carpet construction is how to judge its quality. Factors that affect quality are *density,* the amount of face yarn in a carpet; *twist,* the winding of the yarn around itself; and in cut-pile carpet, *heat-setting,* the setting of twisted yarns by heat or steam.

- *Density.* This can be said in a few words—*the denser the better.* To check the density, bend the carpet sample and note how close the tufts are to each other. Ideally, the backing should hardly be seen.
- *Twist.* To judge the twist level of cut-pile carpets, look at the cut ends. They should not blossom open!
- *Heat-setting.* This process will hold the yarns' twist through wear and cleaning. Check the labels on the cut-pile carpet samples to see if the yarn has been heat-set.

Ask the salesperson about the grade of the carpet you're considering. The most durable combines the best fiber with the greatest density and tightest twist. For heavy traffic areas buy the best you can afford; middle and economy grades will probably perform satisfactorily in bedrooms and dining rooms. Compare a carpet only with those made of the same fibers. Some manufacturers produce several price grades of carpet with identical texture and color, so you can get a coordinated look throughout your home, if desired, at a saving.

Textures. Carpet textures fall into two general categories—loop piles and cut piles. In *loop-pile* carpets the yarns on the carpet's face form loops, both ends of which are anchored to the backing. Uncut loops may be of equal height, producing a level surface, or of an unequal height, creating a variety of patterns that are referred to as "sculptured" or "carved." A single-level pile is recommended for high traffic areas. A *cut pile* is so called because each loop is cut, resulting in two individual tufts of yarn. Three popular types of cut-pile carpet are *velvets* and *plushes, saxonies* and *friezes.* Footprints are more apparent in cut-pile carpets than in other textures. A variety of surface textures can be produced with a *cut and loop pile,* which results when some loops are cut and others are not.

Padding. Separate padding—which generally is not included in the price of the carpet—prolongs its life by protecting it from impact damage and helps to increase walking comfort by acting as a shock absorber. It also contributes somewhat to sound control and insulation and gives a feeling of extra depth, softness and luxury. There are several different types of padding—felt, foam and rubber—the prices of which vary with the quality.

More Shopping Guidance

To get a better idea of a carpet's appearance, have it removed from the hanging rack so you can examine it on the floor. If it looks promising, ask to borrow a sample overnight so you can see how it will look at home. The same carpet can vary in price considerably from one dealer to the next; discounts are common. Price differences stem in part from the amount of markup, installation costs and variations in the padding. Find out what the price includes—all parts of the installation? The measuring, stairs and padding? Ask for a breakdown of costs.

Installation should be done by professionals, for a poor job can ruin the appearance of even expensive carpet. (It costs as much to install a cheap carpet as a costly one, by the way.) Get a guarantee to cover a callback, in case you're dissatisfied with the job. Find out if the installers will take your old carpet and dispose of it and if there is a cost for this. And be sure to ask for any "leftovers"; they could come in very handy. Another smart idea: be home when it's delivered so you can be sure it's the color and quality you ordered.

Smooth Surface Floor Coverings

Hard floorings are made from "natural" materials like wood, laminated hardwood, brick, slate, and ceramic, terrazo and quarry tiles, as well as concrete and cement. Because of spatial limitations, however, only wood flooring will be covered here.

Wood floors can be finished to harmonize with most every decor and color. Hardwoods such as oak, walnut and maple are fine-grained, elegant in appearance and long-wearing. Softwoods like pine are especially appropriate with provincial and country-style furniture. All wood floors should be finished to prevent permanent soiling and staining. Of the finishes that protect wood floors today—plastic wax sealers and urethane—the latter is by far the most serviceable. So much so, in fact, that urethane-finished floors are used in kitchens, baths and playrooms. They need only occasional buffing to maintain their sheen. Those finished with paste wax, however, should be protected from moisture, grease, oil and excessive traffic. Refinishing an existing wood floor happens to be one of the most economical of all floor treatments. Installing a new one can be fairly costly though, regardless of the type chosen.

"Resilient" floorings are manufactured primarily from vinyl. They are available in *tiles* and *sheet goods.* Tiles offer wide design possibilities. Sold by the box, they are quite easy for the dedicated do-it-yourselfer to install and there is little waste involved. Another advantage to using tiles is that individually worn or damaged squares can be replaced as needed. Some drawbacks? Seams can collect dirt and edges may curl because of improper installation or because water has gotten underneath. Sheet flooring, on the other hand, has few seams in which dirt can collect, but it can be harder for amateurs to install. (See chart on page 25 for more detailed information.)

Time To Buy

It's time to buy—financial payoff time for enlightened consumers! A quick walk through the following sections—on shopping preliminaries... the pros and cons of cash and credit... the sources of new equipment and furnishings... sales, bargains and bargaining... and the art of ordering—will gird you for your shopping adventures to come. Take your time, time your buying, keep firmly in mind the amount you can spend, and you should do well.

Shopping Preliminaries

Your final choice in an appliance will depend upon the space you have available for it. Measure this very carefully: the exact height, width and depth. Will you have adequate ventilation? Adequate light? Easy access to the motor for service?

Your next concern should be the installation and operation requirements. Determine if your home has adequate wiring and an available gas line, for instance. Is the water pressure adequate and drainage satisfactory? If electrical or plumbing work is required, it is essential that you engage experienced, reputable contractors.

Although by now you know the kinds of furniture you want, do you also know the sizes? Take some accurate measurements. The most stunning furniture will disappoint if it is too large or small for your space or out of proportion to other furnishings. Also measure any doors, hallways, stairways and elevators through which the furniture must be moved. Many a carefully selected item has had to be returned because passageways were too narrow!

Should You Use Cash or Credit?

The method of payment is an important consideration in managing your furnishings dollars. Generally you have the choice of paying cash or using consumer credit.

Cash. Paying cash is the least expensive method of payment since there are no finance charges involved. It offers greater opportunity for comparison shopping and taking advantage of discounts. In addition, it allows full use of future income and freedom from monthly credit payments. If you do pay cash, however, you must have the money on hand or anticipate purchases in time to save the needed amount.

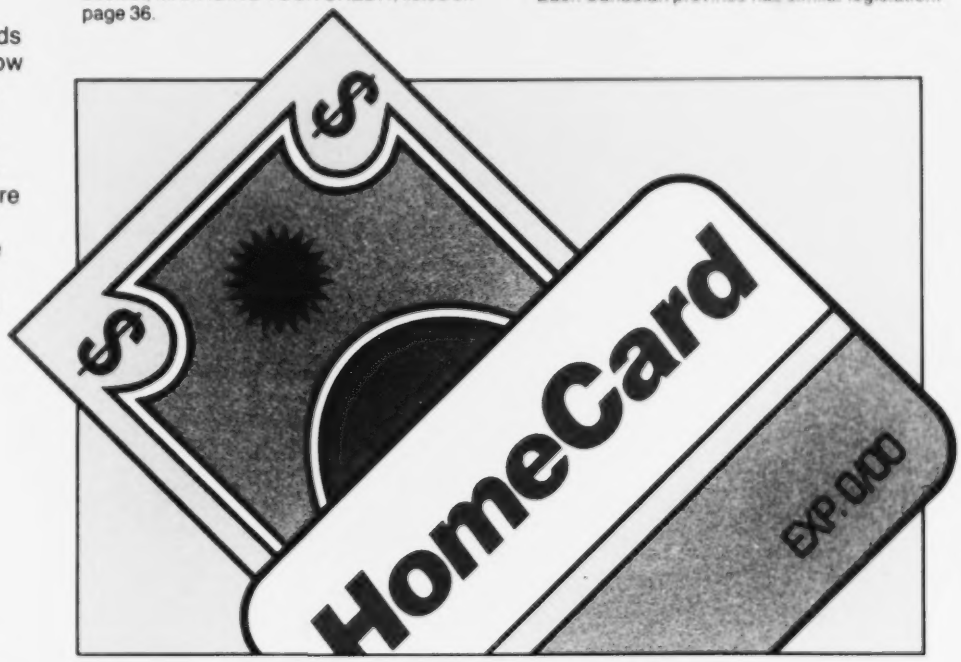
Consumer credit.* Peak demands on individual and family incomes seldom coincide with peak earning periods. The need and desire for appliances that require a large cash outlay are greatest when the family is growing, and often it's difficult for consumers to save the necessary money in advance for certain items. Many individuals and families, therefore, find it convenient and practical to use consumer credit, providing they can fit the payments into their overall spending and saving plan.

Credit enables you to shop without carrying a lot of cash... provides an automatic record of your spending... facilitates ordering by phone and obtaining goods on approval... assures advance notice of sales... permits you to take advantage of low prices when you have little or no cash on hand. Money, like other valuable goods, is a commodity with a price, however, so although credit permits you to use goods and services while paying for them, its cost must be added on to that of the items purchased. Ask yourself if the immediate use of an item is worth the extra charge.

To use consumer credit wisely you should be aware of the different kinds of credit and the total costs involved. In the U.S. the **Consumer Credit Protection Act,*** more commonly called *Truth in Lending*, requires that the finance charge be stated in both a dollar amount and as an annual percentage

*For more information on credit, see the MMI booklet, MANAGING YOUR CREDIT, listed on page 36.

*Each Canadian province has similar legislation.



rate. Read any contract carefully, including the fine print, until you fully understand its terms. Never sign a contract unless all of the spaces are filled in, and don't forget to obtain your copy of the agreement.

People who take on more credit obligations than their spending plan permits are inviting financial problems. Therefore, ask yourself if... you'll be able to meet both expected and unexpected expenses... your income will most likely continue... the life of the item you're purchasing exceeds the repayment period.

Sources

It will pay you to comparison shop in stores where equipment and furnishings are sold, until you find the combination of merchandise, services and price you want. Check newspaper ads and the Yellow Pages and talk with friends who've bought similar items.

Find out... the kind of merchandise carried... if the store stands behind it... if the salespeople provide solid information and assistance... the store's record on delivery and service... its general reputation in the community. Whatever your findings, inquire about the store at the Better Business Bureau. Descriptions of some of the major store types follow:

Furniture and equipment departments of full-range department stores often charge higher prices than others, because of higher operating costs. The personal services which are their hallmark usually include interior design assistance, credit, service guarantees, crating and delivery, and return privileges, exchanges and refunds.

These service-oriented stores often display their furnishings in attractive room settings. In addition to buying items on the floor, customers can order from catalogs kept on hand. Some traditional department stores have warehouse sales a few times a year, at which equipment and furnishings are available at greatly reduced prices.

Cut-rate or discount department stores sell merchandise significantly below the manufacturers' suggested list prices because they buy in large volume, often off-season. They emphasize popular, fast-moving items rather than large stocks. Sometimes they carry last year's or discontinued models at big reductions. Frequently the quoted price is for cash-and-carry and does not include credit, wrapping and delivery.

Some *furniture and/or equipment stores* are similar to full-price, full-service department stores. Others resemble discount department stores. Both kinds generally carry a larger range of goods than either type of department store, however.

Warehouse-showrooms offer large stocks of popular, instantly available brand-name furnishings, often displayed in mini-room settings. You can haul away the furniture—still in its carton—minutes after paying for it, saving yourself time and money. The customer is usually offered several price options, based on the services provided. Warehouse-showroom stores usually offer lower prices than other retailers, because of high turnover, low overhead and low freight costs, but in general they do not sell at discount prices.

The *national mail-order houses* do a large-volume business. In addition to carefully perusing the catalogs, customers who live close enough can visit a retail outlet to see the furniture and equipment on the floor. The larger mail-order houses don't offer fine hand-crafted furniture in distinctive designs (the items are mass-produced and designed to appeal to a wide range of buyers), but they are usually of good quality. Their house-brand equipment is in fact produced by leading manufacturers, and it differs little from that sold under the manufacturers' own names.

Specialty stores usually confine their merchandise to one basic type of goods: computers, audio equipment, appliances, bedding, for example. Often they have the largest selections and the best-informed clerks. Once you have seen a model—or item—you want in a specialty store, you might check out the price at a couple of department and discount stores before making your purchase.

Unfinished furniture stores sell partially or fully-assembled unfinished furniture at lower cost than similar finished goods. Services and stocks are usually quite limited, however.

When Shopping

Bargain hunting can pay off in savings and satisfaction, providing you can recognize one when you see it! Something bought on impulse may not fit into your overall plans and then where will you be? Anything marked "final sale" is just that. Compare costs of the total package, and keep in mind that a bargain is never a bargain unless you can use and enjoy it. Now for a short drill on some terms you will often see in ads. Understanding their meanings will help you determine if "specials" really are.

- *Comparable value* means that the advertised merchandise is not the same as that offered elsewhere, but it is supposed to be similar in quality.
- *List price* is the manufacturer's suggested retail selling price. The retailer is under no legal obligation to adhere to it.

Since good buys can appear most any time, keep an eagle eye out for sales of slow movers, floor samples, discontinued models and special purchases. Traditional department and furniture stores usually follow a pattern in their sales and promotions, putting furniture on sale in January, February, July and August, and scheduling sales of household appliances at various times throughout the year.

Don't be put off by the prospect of buying last year's model with some scratches or a small dent, as long as it is in sound condition and performs well. But examine any floor sample carefully. If sold "as is," you have no recourse if it's seriously damaged or defective.

Be on the alert for an occasional fast ball, though, such as:

- *huge trade-in allowances* for worn-out equipment. An unethical dealer can make this up by overcharging on the new goods.
- *the price pack or phony mark-up,* in which a dealer offers a huge discount off the "regular" price, which may be highly inflated.
- *bait-and-switch* ploys, occurring when customers responding to a great-sounding special are immediately switched to more costly goods.

Effective handling of the final purchase and delivery arrangements is an important part of smart shopping also. Before signing on the dotted line, find out about availability. How long will you have to wait? Is the item you want presently in stock? Get a definite delivery date in writing.

Now carefully read the purchase order to learn the conditions of the sale. Read the reverse side and ask questions of the seller. Are there restrictions on cancellation? Is there a guarantee in writing? Are delivery and installation included in the cost? When is the payment or down payment due? How is it to be made? (charge, check, money order, cash?) If dissatisfied with the purchase, how are returns handled? Discuss any special delivery instructions with the salesperson before leaving the store.

For a happy ending: Reconfirm shortly before the scheduled delivery date. Arrange to be at home, your money or check in hand (if required), so you can examine the merchandise. If it is not exactly what you ordered, refuse to accept it. If it is satisfactory with the exception of some minor damage, note this on the delivery slip and have the delivery person place it in its permanent location. A reminder—try each appliance feature (particularly those covered in the warranty) soon after installation and report any problems to the dealer immediately.

Used Furnishings and Equipment

Today house and garage sales are very popular and second-hand stores, flea markets and yes, junk yards, are no longer the private preserve of eccentrics. The used market offers a wide choice of goods, quality and prices—also some undeniable bargains. That's because used furnishings and equipment have comparatively poor resale value, even when in good condition. The quality of used equipment in particular varies tremendously, so shopping for it requires much savvy—certainly more than is required when shopping for new equipment or used furnishings. How much time and energy are you willing to devote to the search?

Your best bet is probably to buy used goods from individuals who are, for a variety of reasons, selling household items they no longer need. Because the sales are usually made quickly and the sellers are seldom experienced in bargaining, you'll sometimes come across almost-new items that are real buys.

Your best way of finding out about such merchandise is from classified ads. If just one or a few items are being sold, get as much information as possible—the price, condition, size, style or model, etc.—over the phone. You may save yourself a trip. If many goods are for sale, on the other hand, don't bother to call—just get over there before the door opens. Used furniture is also available through furniture rental outlet stores. It is marked down as much as 50–80 percent.

Buying used appliances at a second-hand store cannot be recommended, but buying from a reputable dealer who sells *reconditioned* or *rebuilt* appliances can be. Such goods may carry warranties of several months to a year, which is a good indication of a dealer's confidence in the reconditioning work.

In any case, when buying used goods—especially equipment—it's *caveat emptor* (let the buyer beware). You have no recourse, no returns, exchanges, credits or repairs, except in the case of warrantied reconditioned equipment as described above.

Renting Furnishings

Renting furniture—a piece or two or an apartmentful—is becoming increasingly popular for many reasons. The selection of styles, finishes and fabrics to choose from is growing steadily, along with a range of convenient rental agreements.

Renting furnishings has many advantages, a few of which are listed below.

- You can tailor your monthly rental fee to your spending plan.
- Your selections can be delivered within 48 hours, providing quick gratification of your furnishing needs.
- You can "instantly" change a room setting.
- If uncertain of what you want to buy, furniture rental will permit you to experiment with different styles. Your rental payments usually can be applied to the purchase of furniture you would like to keep, under an option-to-buy arrangement.
- You can fill temporary furniture needs—a convertible sofa, extra bed, or crib—at a reasonable cost.
- You can fill in with essential pieces while you wait for your special order of furniture to arrive.
- Furniture that fails to meet wearability standards will be replaced immediately.
- Decorator services are available at many showrooms at no extra charge.

Rental arrangements are tailored to meet individual needs and schedules. The process doesn't differ that much from renting an apartment or car, though the terms are more flexible. After you make your selections, a contract is drawn up to suit your needs. Rental prices will be in line with the quality of your selections, which could range from a sofa and bed to lamps, artwork and plants. The amount of the monthly payment will depend upon the number and quality of pieces you select. Sometimes the initial payment includes a security deposit, one month's rent in advance and a nominal handling charge. There is a small fee charged for delivery and pickup. Generally you will have an option to buy at a predetermined price during a specified time period.

When you lease furniture in the U.S., you are covered by the **Consumer Leasing Act**, enforced by the Federal Trade Commission. It applies to any personal property leased by an individual for a period of more than four months for personal or household use.

Effective Complaint Handling

Most manufacturers strive to produce goods of fine quality. They want satisfied customers! The "best-laid plans" do, however, sometimes go awry, and at these times you should know what procedures to follow. Manufacturers and dealers *want* to know when products fail to perform or service is unsatisfactory. Customer complaints can signal problem areas in production and/or in customer service, so complaints can ultimately benefit the companies as well as the consumers involved.

The proper complaint-handling process begins with your purchase. Keep copies of all papers involved in the transaction: receipt or charge slip or credit contract, warranty, labels, name and address of the manufacturer, etc. When the sale is written up, jot down the promised delivery date and have the salesperson initial it. Note any unusual characteristics of the item purchased and/or circumstances surrounding the transaction. Keep records of any service calls or repair work done thereafter.

If you need repairs within the warranty period, request a receipt itemizing the work done, even though it costs you nothing. Should the identical problem recur after the warranty's expiration and you can document that you had the problem earlier, it will probably be taken care of by the manufacturer.

If an item does not perform according to expectations, give the retailer the first chance to respond. Some have consumer service departments set up for such purposes. If not, take your problem to an individual who has the power to take action—a manager or supervisor. Identify yourself, explain the situation and let him or her know precisely what you want done.

If it is impossible to go in person, either phone or write, keeping a copy of any letters (in which you would include the information outlined above). If you still do not receive a satisfactory response you may want to contact the manufacturer, repeating the essential facts and including a *copy* of your sales receipt, as well as your name, address and phone number.

If after a reasonable period the problem remains unresolved, consider calling or writing the *Major Appliance Consumer Action Panel* (MACAP). This panel consists of a group of consumer-oriented professionals who act as liaisons between consumers, dealers, service agencies and manufacturers in settling consumer disputes. It has no authority to enforce specific action on the part of the retailer or manufacturer but it can:

- obtain a review of your complaint from high-ranking management executives of the store and/or manufacturer involved
- recommend appropriate positive action to the retailer and/or manufacturer
- suggest the best possible solution to the problem
- supply informative materials that may facilitate understanding and possible resolution of the problem

With MACAP's complaint-handling procedures, problems can usually be solved quickly, privately and without the services of a lawyer.

Suggested Resources

Upon written request, many trade associations, businesses and government agencies provide information on particular aspects of home furnishings and equipment. Some of these are listed below.

Organizations

United States

American Fiber Manufacturers Association, Inc.
1150 Seventeenth Street, N.W.,
Suite 310
Washington, D.C. 20036

Association of Home Appliance Manufacturers (AHAM)
20 North Wacker Drive
Chicago, Illinois 60606

The Carpet and Rug Institute
310 South Holiday Avenue
Box 2048
Dalton, Georgia 30722-2048

Cooperative Extension Service
County offices are listed in the white pages of your local phone book under your specific county.

Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard
Suite 800
Arlington, Virginia 22203

Department of Consumer Frauds
Attorney General's Office in your county or state capitol

Direct Marketing Association, Inc.
Six East 43rd Street
New York, New York 10017

Electronic Industries Association
Office of Consumer Affairs
2001 Eye Street, N.W.
Washington, D.C. 20006

Federal Trade Commission
Sixth Street and Pennsylvania Avenue, N.W.
Washington, D.C. 20580

Furniture Rental Association of America
5008 Pine Creek, Suite B
Westerville, Ohio 43081

International Sleep Products Association
333 Commerce Street
Alexandria, Virginia 22314

Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive
Chicago, Illinois 60606

Waterbed Manufacturers Association
5757 West Century Boulevard
Room 512
Los Angeles, California 90045

The Wool Bureau, Inc.
240 Peachtree, N.W.,
Suite 6F11
Atlanta, Georgia 30303

Canada

Consumer and Corporate Affairs Canada
Consumer Services Branch
Place du Portage, Phase 1
50 Victoria Street
Hull, Quebec K1A 0C9

Consumers' Association of Canada
Box 9300
Ottawa, Ontario K1G 3T9

Extension Service
Provincial Department of Agriculture
See local telephone listing.

Provincial Department of Consumer Affairs
See local telephone listing.

Toronto Better Business Bureau
2180 Steeles Avenue West
Suite 219
Concord, Ontario L4K 2Z5

Books & Pamphlets

There are numerous publications available which cover nearly every aspect of home furnishings and equipment. Some of these are listed below for those wishing to study this subject in greater depth. Addresses for selected publications are given under *Organizations*. The local library can also be an excellent source of information.

United States

Buying Guide series on buying an automatic washer, dryer, dishwasher, gas range, electric range and refrigerator. Consumer Education Department, Maytag Company, One Dependability Square, Newton, Iowa 50208. 25¢ each or $1.00 a set.

Consumers' Checkbook: The Complete Guide to Lower Phone Costs. Center for the Study of Services, 806 15th Street, N.W., Suite 925, Washington, D.C. 20005. $6.95.

Consumer Reports. Office of Public Information, Consumers Union of the United States, Inc., 256 Washington Street, Mount Vernon, New York 10550. Monthly.

Consumer Selection Guide to Refrigerators and Freezers. $1.50. **If You Have a Complaint About Your Appliance.** Free. **Examine the Warranty Before You Buy Your New Major Appliance.** Free. AHAM.

Decorating on the Cheap. Gilliatt, Mary. Workman Publishing Company, 708 Broadway, New York, New York 10003. $14.95. ($2.00 postage and handling)

Furnishing with Old and New, Cast-Offs and Treasures: A Guide to Putting It All Together. Graff, Jane. Publication B3174, Agriculture Bulletin, Room 245, 30 N. Murray Street, Madison, Wisconsin 53715. $1.60.

Good Night America. Better Sleep Council. P.O. Box 13, Washington, D.C. 20044. (50¢ postage and handling)

How to Buy a Home Computer; How to Buy a Telephone; How to Buy, Use and Care for VCRs, Camcorders and Tape; Video Products Safety; Consumers Should Know About Service Contracts and Repair Service. Electronic Industries Association. P.O. Box 19100, Washington, D.C. 20036. Each pamphlet free with a self-addressed business-size envelope with 25¢ postage.

How to Choose Your Carpets and Rugs; Carpet and Rug Care Guide. The Carpet and Rug Institute. $1.00 each.

The Inside Story. (Series on how to buy a dishwasher, microwave, range, refrigerator, automatic washer and dryer and room air conditioner.) GE Consumer Affairs, AP6-106, Louisville, Kentucky 40225. Single sets free.

Nice Things to Know About Appliances and Electronics; Safety With Major Home Appliances; Preventing Appliance Service Calls. AIS, Whirlpool Corporation. P.O. Box 551, Kalamazoo, Michigan 49003-5551. Free with a self-addressed, stamped envelope.

Planning A Home. Faulkner, Sarah. Holt, Rinehart and Winston. HRW, Ordering Department, 551 4th Floor, 6277 Sea Harbor Drive, Orlando, Florida 32887. $37.25.

Wool: Good Looks That Last. The Wool Bureau, Inc. Free.

Canada

Canadian Consumer. Consumers Association of Canada. Monthly.

Facts About Buying Carpets and Rugs. Toronto Better Business Bureau. Single copies free with self-addressed, stamped envelope.

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CREDIT—HANDLE WITH CARE explains how to establish credit, why credit costs vary and the kinds of questions asked on credit applications. 20 minutes.
Filmstrip kit $8.00
Additional set of spirit masters. $1.00

FOOD DOLLARS AND SENSE provides the guidance and information needed to make the most of food dollars. 19 minutes.
Filmstrip kit $8.00
Additional set of spirit masters. $1.00

WHEELS, DEALS AND YOU discusses planning a car purchase, buying new and used cars, and financing, insuring and maintaining the investment. 19 minutes.
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Additional set of spirit masters. $1.00

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To order or to inquire about any of the above materials, write to:

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2700 Sanders Road, Prospect Heights, Illinois 60070

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85 Bloor Street East, Toronto, Ontario M4W 1B4

You and Consumer Education

One of life's important concerns is the management of personal economic affairs to obtain the greatest satisfaction from the level of one's income. Essential to the development of economic competence is the ability to plan, organize, control and evaluate the use of resources to achieve goals—whether they relate to choosing a job, earning, spending, saving, borrowing, investing or making decisions for the future.

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